



## WELLNESS AND HEALTH SCREENING CLAIM FORM

Failure to complete all sections may result in delayed processing of this claim.  
 Review your policy for specific benefits covered under your plan.

### AUTHORIZATION

**Any person who knowingly and with intent to defraud any insurance company, files a statement of claim containing any materially false, incomplete or misleading information, is guilty of a crime.**

I have checked the answers given by myself and they are correct. I AUTHORIZE any physician, medical practitioner, hospital, clinic other medical or medically related facility, insurance company, consumer report agency, or employer having information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment and any non-medical information for me, to give to Continental American Insurance Company or its legal representative, any and all such information. This information is to include, but is not limited to information pertaining to diagnosis, care or treatment for psychiatric disorder, drug or alcohol abuse, treatment or prescriptions, testing and/or treatment of HIV (AIDS virus) and/or other sexually transmitted diseases, including case history and medical antecedents. I UNDERSTAND the information obtained by use of the Authorization will be used by Continental American Insurance Company to determine eligibility for benefits under an existing certificate. Any information obtained will not be released by Continental American Insurance Company to any person or organization EXCEPT to re-insuring companies, or other person or organization performing business or legal services in connection with any claim, or as may otherwise lawfully required or as I may further authorize. I KNOW that I may request to receive a copy of this Authorization. I AGREE that this authorization shall be valid for the duration of my claim.

Policyholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Claimant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### POLICYHOLDER/PATIENT INFORMATION

EMPLOYER'S NAME		POLICYHOLDER'S EMAIL ADDRESS		
MAJOR MEDICAL INSURANCE PROVIDER		MAJOR MEDICAL INSURANCE ID#		
POLICYHOLDER'S NAME	POLICY NO	SSN/ EMPLOYEE ID	DATE OF BIRTH	GENDER
POLICYHOLDER'S ADDRESS	CITY	STATE	ZIP CODE	POLICYHOLDER'S PHONE NUMBER
<input type="checkbox"/> CHECK BOX IF THIS IS A PERMANENT ADDRESS CHANGE				
PATIENT'S NAME	RELATIONSHIP TO THE POLICYHOLDER		PATIENT'S DATE OF BIRTH	PATIENT'S GENDER

\*By providing your e-mail address above, you consent to the use of electronic transactions in connection with your CAIC policies, contracts, and/or accounts to the extent available permitted by law (which may include, but not limited to: invoices, claim correspondence, contracts, surveys, and other materials that CAIC is, or may be, legally required to deliver to you).

### HEALTH SCREENING INFORMATION

DATE HEALTH SCREENING TEST WAS PERFORMED: \_\_\_\_\_

WHICH HEALTH SCREENING TEST DID YOU HAVE PERFORMED:

#### TESTS COVERED UNDER ACCIDENT PLAN ONLY

- ☐ Annual Physical Exam  
☐ Eye Examination  
☐ Immunization  
☐ Vision Screening

#### TESTS COVERED UNDER HOSPITAL INDEMNITY ONLY

- ☐ Annual Physical Exam  
☐ HSN Strains (Herpes Simplex Virus)  
☐ Immunization  
☐ Non-diagnostic Vascular Screening Urinalysis

#### TESTS COVERED UNDER CRITICAL ILLNESS PLAN ONLY

- ☐ Breast Ultrasound  
☐ Chest Xray  
☐ Colonoscopy  
☐ Hemocult Stool Analysis  
☐ Skin Cancer Screening  
☐ Stress Test (Bicycle or Treadmill)  
☐ Thermography

#### TESTS COVERED UNDER ALL PLANS

- ☐ Biometric Testing  
☐ Blood Screening  
☐ Blood Test for Triglycerides  
☐ Bone Marrow Testing  
☐ CA 125 (Blood Test for Ovarian Cancer)

- ☐ CA 15-3 (Blood Test for Breast Cancer)  
☐ CEA (Blood Test for Colon Cancer)  
☐ Fasting Blood Glucose Test  
☐ Flexible Sigmoidoscopy  
☐ HIV (Human Immunodeficiency)  
☐ HPV (Human Papillomavirus)

- ☐ Mammography  
☐ PAP Smear  
☐ PSA (Blood Test for Prostate Cancer)  
☐ Serum Cholesterol Test (HDL and LDL)  
☐ Serum Protein Electrophoresis (Myeloma)  
☐ Ultrasound

### PHYSICIAN INFORMATION

NAME	TELEPHONE NUMBER		
ADDRESS	CITY	STATE	ZIP CODE



# In times of crisis, you're there for your employees ...

## ... Health Advocate is there for you

**How can Health Advocate  
help keep your organization  
running in times of crisis?**

Your organization has benefits and services for employees in times of crisis, but what happens when it experiences a disruptive event? Aflac has the solution: Health Advocate's Disruptive Event Management Services. More than 1,500 organizations like yours turn to Health Advocate each year to help navigate situations that can affect an employee's ability to work. These situations include:

- Large reductions in staff.
- The unexpected death of an employee, either on the job or off.
- On-the-job accidents witnessed by employees.
- Robberies or other violent incidents.
- Natural weather disasters such as floods, earthquakes, tornadoes and hurricanes.

Health Advocate, an Aflac partner, is committed to providing objective, timely and thorough responses that help with the human side of recovery. The company supports your organization's leaders and employees, creating a culture of safety that helps maintain productivity while encouraging workers to return to work and stay at work. In addition to providing site-management and crisis-leadership consultations, Health Advocate offers training that helps leaders develop the skills they'll need to manage a disruptive event.

Aflac isn't just about sales. We're about providing services and solutions that keep your organization running smoothly. For more information or to enroll in Health Advocate's Disruptive Event Management Services, **contact your Aflac agent.**



Aflac has entered into a marketing alliance with Health Advocate whereby Health Advocate may provide disruptive event services to accounts that choose to have this service. Other than this marketing alliance, Aflac and Health Advocate are not affiliated in any way. Aflac makes no representations or warranties regarding Health Advocate's products or services, and is not responsible for any products or services provided by Health Advocate. If you have questions regarding Health Advocate's products or services, please contact Health Advocate by calling 855-423-8585 or emailing [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com). The disruptive event services provided by Health Advocate are not available to Aflac accounts located in ID, MD, MN, NY, or PR. Disruptive event services are not available to residents of ID or MN. Additional state restrictions may apply and services may vary by state. Aflac | WWW.HQ 1932 Wynnton Road | Columbus, GA 31999.

For information or to enroll text: [steps to 36260](#)

[Call our benefit counselors: 1 \(833\) STEPSWA \(1.833.783.7792\)](#)

## Aflac Accident Plan

The Aflac Accident plan provides cash benefits **directly to you** to help with out-of-pocket expenses - medical and nonmedical - associated with treatment in the event of a covered accident. A sudden accident might stop you in your tracks, but your bills — mortgages, utilities, groceries and out-of-pocket costs will keep on coming. Accident insurance can help cover the costs associated with the treatment of a covered accidental injury. More importantly, the plan helps you focus on getting better, not worrying about how you will pay your bill.

Plan Benefit Summary	
Doctor visits due to injury	\$75 - \$200
Emergency dental work	\$30 - \$120
Hospital Admission	\$900
Additional Daily Hospital and Intensive care unit confinement	\$225 - \$525
Follow up treatments	\$25 - \$35
Travel/Lodging when injured 100 miles from home or treatments	\$150 - \$250

Monthly Premiums	
Employee	\$8.22
Employee + Spouse	\$13.99
Employee + Child(ren)	\$19.56
Family	\$25.33



Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

### Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major Diagnostic Testing
- Burns

### Plan Features

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

## What you need, when you need it.

Group accident insurance pays cash benefits that you can use any way you see fit.

## Aflac Critical Illness

Aflac Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness and these benefits are paid **directly to you**. The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and living expenses that can accompany a covered critical illness. **Children are covered at 50% of benefit at no extra cost!**



Plan Benefit Summary	
Heart Attack, Sudden Cardiac Arrest, Stroke	100%
Major Organ Transplant, Kidney Failure, Bone Marrow Transplant	100%
Cancer (Internal or Invasive)	100%
Amyotrophic Lateral Sclerosis (ALS), Multiple Sclerosis (MS)	100%
Health Screening (payable for employee and spouse only)	\$50 per calendar year

Lump Sum Payout (per event) Non-Tobacco Rates				
Age	\$5,000	\$10,000	\$20,000	\$30,000
18-29	\$2.32	\$3.62	\$6.23	\$8.84
30-39	\$3.20	\$5.39	\$9.77	\$14.15
40-49	\$5.36	\$9.72	\$18.43	\$27.13
50-59	\$9.57	\$18.13	\$35.26	\$52.38
60+	\$17.55	\$34.08	\$67.15	\$100.22

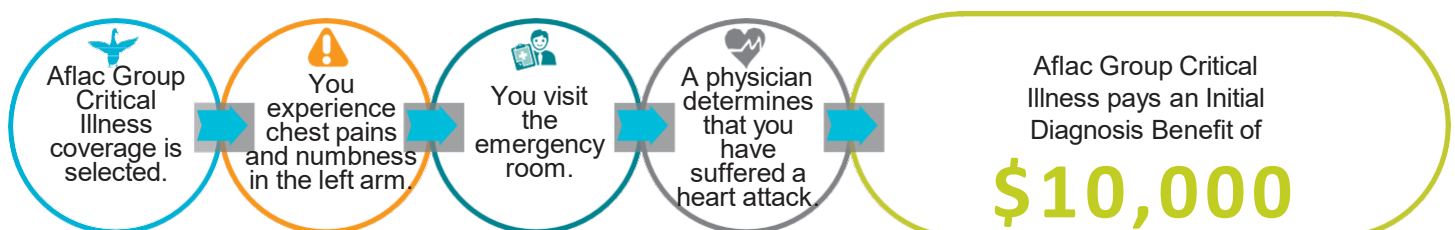
The Aflac Group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
  - Cancer
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Kidney Failure (End-Stage Renal Failure)
  - Major Organ Transplant
  - Bone Marrow Transplant (Stem Cell Transplant)
  - Sudden Cardiac Arrest
  - Coronary Artery Bypass Surgery
  - Non-Invasive Cancer
  - Skin Cancer
- Health Screening Benefit

### Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

### How it works





# Aflac Critical Illness Plan Detail Information

CANCER (Internal or Invasive)	100%
HEART ATTACK (Myocardial Infarction)	100%
STROKE (Ischemic or Hemorrhagic)	100%
MAJOR ORGAN TRANSPLANT	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%
BONE MARROW TRANSPLANT (Stem Cell Transplant)	100%
SUDDEN CARDIAC ARREST	100%
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease) & Sustained Multiple Sclerosis	100%
NON-INVASIVE CANCER	25%
CORONARY ARTERY BYPASS SURGERY	25%

### INITIAL DIAGNOSIS

We will pay a lump sum benefit upon initial diagnosis of a covered critical illness when such diagnoses is caused by or solely attributed to an underlying disease. Cancer diagnoses are subject to the cancer diagnosis limitation. Benefits will be based on the face amount in effect on the critical illness date of diagnosis.

### ADDITIONAL DIAGNOSIS

We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

### REOCCURRENCE

We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

### CHILD COVERAGE AT NO ADDITIONAL COST

Each dependent child is covered at 50 percent of the primary insured's benefit amount at no additional charge. Children-only coverage is not available.

### SKIN CANCER BENEFIT

We will pay \$250 for the diagnosis of skin cancer. We will pay this benefit once per calendar year.

### WAIVER OF PREMIUM

If you become totally disabled due to a covered critical illness prior to age 65, after 90 continuous days of total disability, we will waive premiums for you and any of your covered dependents. As long as you remain totally disabled, premiums will be waived up to 24 months, subject to the terms of the plan.

### SUCCESSOR INSURED BENEFIT

If spouse coverage is in force at the time of the primary insured's death, the surviving spouse may elect to continue coverage. Coverage would continue at the existing spouse face amount and would also include any dependent child coverage in force at the time.

### HEALTH SCREENING BENEFIT (Employee and Spouse only)

We will pay \$50 for health screening tests performed while an insured's coverage is in force. We will pay this benefit once per calendar year.

This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse.

**This benefit is not paid for dependent children.**

## Aflac Hospital Plan

The Aflac Group Hospital Indemnity Plan provides cash benefits **directly to you** to help cover some of the costs associated with a covered hospital stay due to a sickness or accidental injury.

Plan Benefit Summary	
Hospital Admission (per confinement) Once per covered sickness or accident per calendar year	\$1,000
Hospital Confinement (per day) Maximum confinement period: 31 days per covered sickness or covered accident	\$150
Hospital Intensive Care (per day) Maximum confinement period: 10 days per covered sickness or covered accident	\$150
Intermediate Intensive Care Step-Down Unit (per day) Maximum confinement period: 10 days per covered sickness or covered accident	\$75
Health Screening Benefit (Payable once per calendar year per insured)	\$50

Monthly Premiums	
Employee	\$18.08
Employee + Spouse	\$36.24
Employee + Child(ren)	\$28.86
Family	\$47.02

## The plan that can help with expenses and protect your savings

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay.

**That's how the Aflac Group Hospital Indemnity plan can help.**

It provides financial assistance to enhance your current coverage. It may help avoid dipping into savings or having to borrow to address out-of-pocket expenses major medical insurance was never intended to cover.

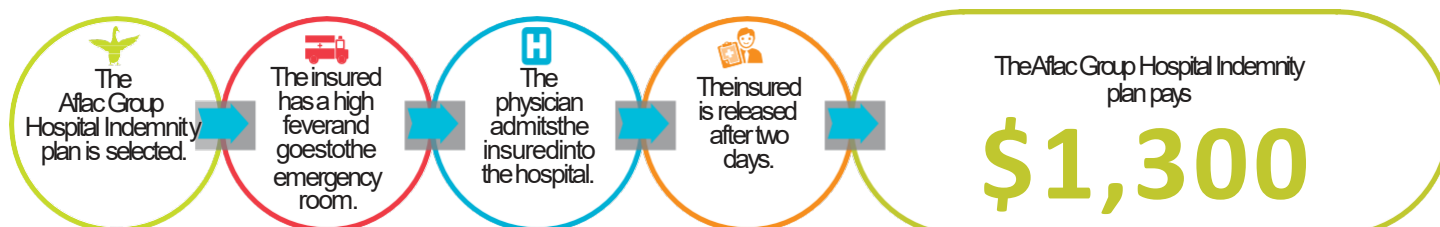
Like transportation and meals for family members, help with child care, or time away from work, for instance.

The Aflac Group Hospital Indemnity plan benefits include the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Intermediate Intensive Care Step-Down Unit
- Successor Insured Benefit



### How it works



Amount payable was generated based on benefit amounts for: Hospital Admission (\$1,000), and Hospital Confinement (\$150 per day).

<p><b>HOSPITAL ADMISSION BENEFIT per confinement</b> (once per covered sickness or accident per calendar year for each insured)</p> <p>Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury or covered sickness. We will not pay benefits for confinement to an observation unit, or for emergency room treatment or outpatient treatment.</p> <p>We will not pay benefits for admission of a newborn child following his birth; however, we will pay for a newborn's admission to a Hospital Intensive Care Unit if, following birth, he is confined as an inpatient as a result of a covered accidental injury or covered sickness (including congenital defects, birth abnormalities, and/or premature birth).</p>	\$1,000
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<p><b>HOSPITAL CONFINEMENT per day</b> (maximum of 31 days per confinement for each covered sickness or accident for each insured)</p> <p>Payable for each day that an insured is confined to a hospital as an inpatient as the result of a covered accidental injury or covered sickness. If we pay benefits for confinement and the insured becomes confined again within six months because of the same or related condition, we will treat this confinement as the same period of confinement. This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accidental injury, more than one covered sickness, or a covered accidental injury and a covered sickness.</p>	\$150
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<p><b>HOSPITAL INTENSIVE CARE BENEFIT per day</b> (maximum of 10 days per confinement for each covered sickness or accident for each insured)</p> <p>Payable for each day when an insured is confined in a Hospital Intensive Care Unit because of a covered accidental injury or covered sickness. We will pay benefits for only one confinement in a Hospital's Intensive Care Unit at a time. Once benefits are paid, if an insured becomes confined to a Hospital's Intensive Care Unit again within six months because of the same or related condition, we will treat this confinement as the same period of confinement.</p> <p>This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$150
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<p><b>INTERMEDIATE INTENSIVE CARE STEP-DOWN UNIT per day</b> (maximum of 10 days per confinement for each covered sickness or accident for each insured)</p> <p>Payable for each day when an insured is confined in an Intermediate Intensive Care Step-Down Unit because of a covered accidental injury or covered sickness. We will pay benefits for only one confinement in an Intermediate Intensive Care Step-Down Unit at a time.</p> <p>Once benefits are paid, if an insured becomes confined to a Hospital's Intermediate Intensive Care Step-Down Unit again within six months because of the same or related condition, we will treat this confinement as the same period of confinement.</p> <p>This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$75
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<p><b>SUCCESSOR INSURED BENEFIT</b></p> <p>If spouse coverage is in force at the time of the employee's death, the surviving spouse may elect to continue coverage. Coverage would continue according to the existing plan and would also include any dependent child coverage in force at the time.</p>	
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### HEALTH SCREENING BENEFIT / \$ 50 PER CALENDAR YEAR

The Health Screening Benefit is payable once per calendar year for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

This benefit is payable for each insured.

Residents of Massachusetts are not eligible for the Health Screening Benefit.

# HealthAdvocate<sup>SM</sup>

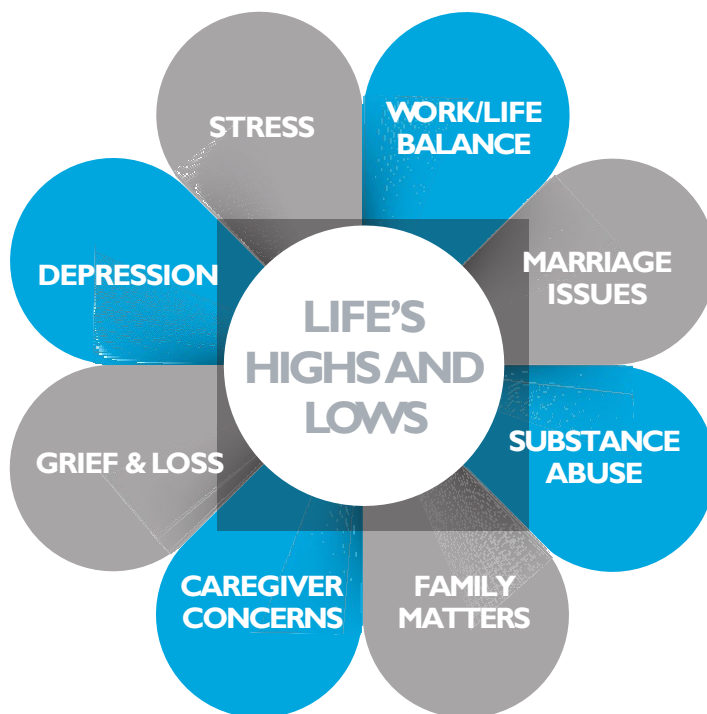
Telephonic EAP

## Need help for life's highs and lows? Just call.

### Introducing the Telephonic EAP Program, available through Aflac.

We never know what life can bring from one day the next. But you can be sure you have help when you need it. Health Advocate's Telephonic Employee Assistance Program provides support for a range of personal, family and work/life balance matters.

Telephonic EAP provides 24/7 phone access to licensed, professional counselors, prepared to help with your personal situation. They can also provide referrals for long-term counseling or specialized care, with customized plans to meet your specific needs.



### USE ANY COMBINATION OF TOOLS, ANYTIME:



**24/7 phone access** to  
trained counselors



**Long-term** referrals and  
treatment plans



**Support for full range**  
of personal and  
work/life issues

**Aflac**<sup>®</sup>

Value-Added  
Services



# Whatever life brings, call on EAP for help:



**Confidential telephone counseling sessions** with highly trained, licensed professionals



**24/7 phone access** to professional counselors



**Referrals** for long-term counseling or specialized care



**Customized treatment plans**



**Resource website** for work/life matters



**Help for depression** and other mental health issues



**Stress management**



**Support for dealing with grief** and loss



**Substance abuse counseling**

**Count on Telephonic EAP to be here when you need it.**

**When your coverage begins, call 855.423.8585 or visit [healthadvocate.com/aflac](https://healthadvocate.com/aflac).**

Available through Aflac, powered by Health Advocate.

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Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.

[aflacgroupinsurance.com](https://aflacgroupinsurance.com) | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina



# College can be hard - planning for it shouldn't be

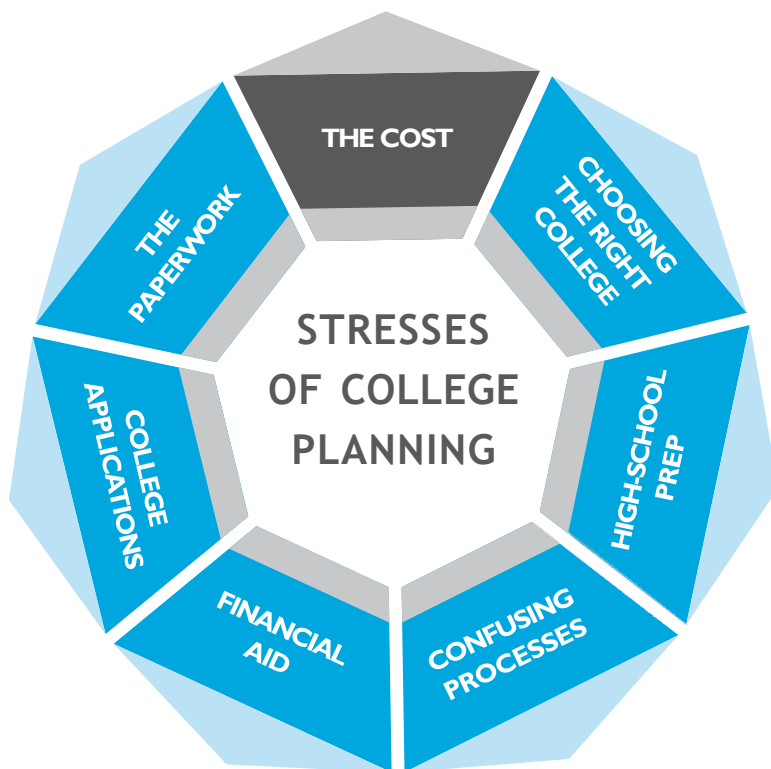
## Introducing SimpliCollege brought to you by Aflac

You already know college is a smart decision. But helping your student plan and pay for college can be a difficult, stressful and confusing process for a family. SimpliCollege can help your student graduate on time with less stress and less debt.

From admissions and high school planning, to financial aid and applications, SimpliCollege offers all the information you need to navigate the entire process – and can even help lower your costs.



## It pays to become a better-educated consumer



### SIMPLICOLLEGE PROVIDES HELP FROM ONE SOURCE:



**Financial planning** and calculators.



**Tips** for college search and selection.



**Navigating financial aid** and tuition.



**May** help lower costs.



Value-Added  
Services

# SimpliCollege has all the tools you need



**ROADMAPS TO SUCCESS** – Find roadmaps from ninth grade through college that outline what students should be doing and when, including checklists.



**COLLEGE SEARCH** – Learn how to plan, research and put together a strategy that helps you target the right colleges for your student.



**NET PRICE CALCULATORS** – Calculate the net price for a single academic year after factoring in scholarships and grants.



**SCHOLARSHIPS AND NEGOTIATION** – Find resources to help your student locate and apply for money-saving scholarships as well as tips for negotiating lower college costs.



**COLLEGE SELECTIVITY** – Learn how to best select and get admitted to specific colleges.



**20 KEY FINANCIAL MISTAKES** – Get a detailed explanation of the kinds of costly mistakes to avoid so you can be better educated about paying for college.

**When it comes to college, it pays to have a plan. [Learn more about SimpliCollege.](#)**

**To sign up, visit [simplicollege.com/wasteps](https://simplicollege.com/wasteps)**

Available through Aflac, powered by SimpliCollege.

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[aflacgroupinsurance.com](https://aflacgroupinsurance.com) | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

# Don't let medical bills bring you down

**Medical Bill Saver™ available through Aflac, can help you save on your medical costs.**

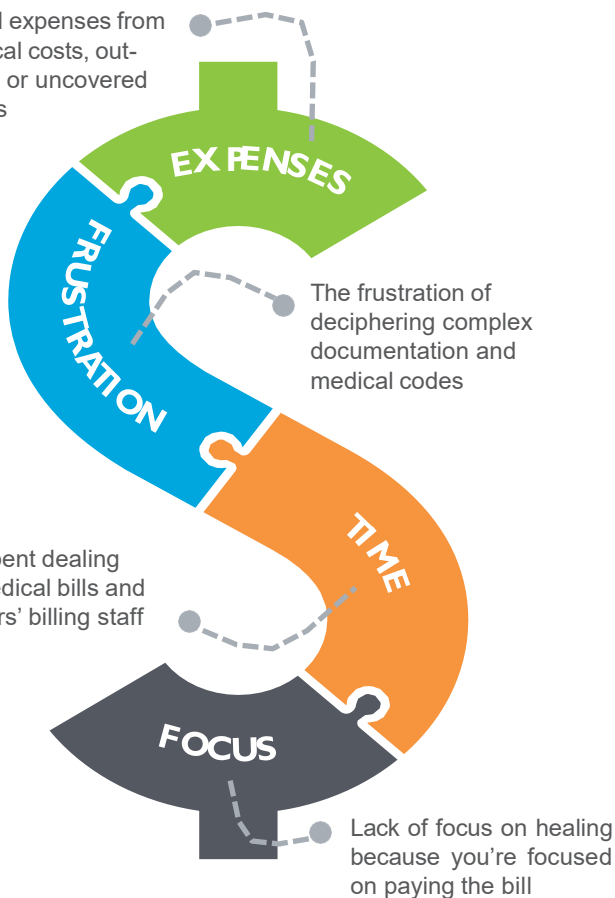
**High costs can add insult to injury.** It can be overwhelming to receive an expensive bill for medical or dental treatment just when you're starting to feel better. That's why Aflac is pleased to provide you with a program that can help save you money — and time.

Through Medical Bill Saver, you have access to skilled negotiators who will work to reduce medical and dental bills over \$400 — it's simple and easy to use.



## What can Medical Bill Saver save you?

Substantial expenses from high medical costs, out-of-network or uncovered procedures



### HOW DOES IT WORK?

Medical Bill Saver is available for you, your spouse, dependent children, parents and parents-in-law.



**Send in your medical or dental bills of \$400 or more.**



**Your negotiator will contact the provider and try to negotiate a discount or reduction.**



**Once an agreement is made, the provider approves payment terms and conditions.**



**You receive an easy-to-read personal Savings Result Statement that summarizes the outcome and payment terms.**



Value Added  
Services

# How bill reviews help you

**It never hurts to have a bill reviewed to ensure there are no errors and to see if you could receive a discount.**

For example, Equifax found that, for hospital bills totaling \$10,000 or more, there was an average error of \$1,300.<sup>1</sup>

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## HERE'S AN EXAMPLE<sup>2</sup> OF THE SAVINGS HEALTH ADVOCATE CAN PROVIDE:

- An employee had heart surgery, which amounted to approximately **\$100,000** in medical bills.
  - The employee sent the bills to Health Advocate.
  - The greatest invoice was for approximately **\$92,000**.
  - Health Advocate was able to achieve a **30% discount**, which amounted to approximately **\$27,600**, for the bill and set up a payment plan for the balance.
- 

## HealthAdvocate<sup>SM</sup>

**Don't let medical bills bring you down.**

**Get an expert negotiator who can help you save with Medical Bill Saver.<sup>TM</sup>**

**When your coverage begins, call 855.423.8585 or visit [healthadvocate.com/aflac](https://healthadvocate.com/aflac)**

**Available through Aflac, powered by Health Advocate.**

1. There's a Strong Chance You Are Paying for Expensive Medical Billing Mistakes, Huffpost, May 17, 2017.

2. Health Advocate internal reporting of Aflac client data, 2017.

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